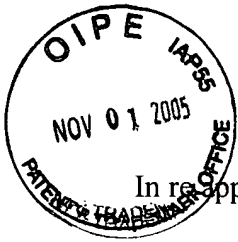


3624  
1/11



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael Lewis, et al.

Serial No.: 09/708,124

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR  
EVALUATING FRAUD RISK IN AN  
ELECTRONIC COMMERCE TRANSACTION

Confirmation No.: 9086

Group Art Unit No.: 3624

Examiner: James M. Alpert

Mail Stop Amend  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

Sir:

In reply to the Office Action mailed October 6, 2005, the shortened statutory period for which runs until January 6, 2006, reconsideration of the application is respectfully requested in light of the remarks herein.

The Office Action sections entitled "Status of Claims" and "Prosecution History" appear to be correct but do not appear to require any specific response from the Applicant.


The remainder of the Office Action provisionally rejects all pending claims based upon non-statutory double patenting in view of later-filed application 11/168,966 and prior application 09/442,106. However, Applicants are unable to reply to the rejection, because the Office Action

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Mail Stop Amend, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

on October 28, 2005

by

  
Teresa Austin